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Amendments to the Claims:

1. (cancelled).
2. (cancelled).
3. (cancelled).
4. (previously amended) A system for effecting payments, wherein the system comprises:
 - at least one mobile station comprising:
 - an application,
 - means for using the application, and
 - a removable non-planar external cover module removably attached to said mobile station comprising:
 - a main face, having an upper surface which is exposed when said removal non-planar cover is removably attached to said mobile station;
 - a plurality of wall elements joining said main face at its edge wherein said main face and at least portions of said wall elements define a receivable cavity for receiving said mobile station; and
 - transponder for providing for local data transfer;
 - wherein said system for effecting payments further comprises:
 - at least one payment reception terminal which has a second means for providing local data transfer, said second means for providing local data transfer being coupled to said first means for providing local data transfer through a wireless interface; and
 - wherein the application comprises means for transferring data between the first means for providing local data transfer and the second

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means for providing local data transfer through said wireless interface, for registering a payment transaction in the payment reception terminal.

5. (Original) The system of claim 4, wherein the at least one payment reception terminal is a parking meter.

6. (cancelled).

7. (cancelled).

8. (cancelled).

9. (cancelled).

10. (currently amended) A method for operating a payment system that includes a first user terminal and a second terminal, the first user terminal having at least one application, the method comprising the steps of:

providing the first user terminal with user identification by attaching to the first user terminal a removal non-planer cover having a transponder for providing for local data transfer and user identification information;

establishing a communication link from the at least one application to the second terminal through a wireless interface;

receiving a menu message on said first[,] user terminal comprising a plurality of items for selection;

selecting one or more items from said plurality of items;

sending a selection message comprising information regarding said selected items to said second terminal;

receiving an amount to pay message on first user terminal in response to said selection message, said amount to pay message comprising transaction information;

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entering information into the first user terminal specifying that a payment
be made from the first user terminal to the second terminal;

establishing a communication link from the at least one application to the
second terminal through an electromagnetic induction interrogator;
and

registering a payment transaction with the second terminal and the at least
one application.

11. (previously amended) The method of claim 10, 20, or 21, wherein said plurality
of items are food items.

12. (previously amended) The method of claim 10, 20, or 21, wherein said plurality
of items are films offered by a multiplex theater and further comprising the step of:

receiving confirmation message regarding theater number in which
selected film is being presented.

13. (cancelled)

14. (cancelled)

15. (cancelled)

16. (cancelled)

17. (new) The system of claim 4, wherein the at least one payment reception
terminal is a point of sale terminal.

18. (new) The system of claim 4, wherein the at least one payment reception
terminal is a kiosk.

19. (new) The system of claim 4, wherein the at least one payment reception
terminal is a fuel pump.

20. (currently amended) The method of claim 10 wherein the step of entering
information into the first[-] user terminal specifying that a payment be made from the

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first[;] user terminal to the second terminal further comprising accessing an account using the user identification information.

21. (currently amended) The method of claim 10 wherein the removal non-planer cover also has digital data representing a digital cash balance and wherein the step of entering information into the first[;] user terminal specifying that a payment be made from the first[;] user terminal to the second terminal further comprising deducting the amount to pay from the digital cash balance.